

# If you're sidelined, will your bank account be disabled?

Help protect your finances with Unum's individual short term disability insurance.

## How much is enough for your lifestyle?

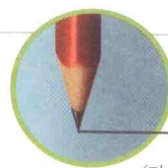
Janet has worked hard to grow in her nursing career. She's got a great marriage and a brand new home. Now she wants a baby. She doesn't want to choose between making the house payment and taking maternity leave. She is looking for coverage that will give her the best of both worlds.

## Who's at risk?

- Every ten minutes 441 people will suffer disabling injuries in the United States — that's 20 million each year.<sup>1</sup>
- About two-thirds of disabling injuries suffered by American workers are not work-related, so they are not covered by workers' compensation.<sup>2</sup>
- Three out of every 10 employees between the ages of 35 and 65 will be out of work for three months or longer due to an injury or illness.<sup>3</sup>

## Disability benefits to help keep your account up and running

Individual short term disability insurance can pay you a percentage of your gross monthly salary if you become injured or ill due to a covered disability or covered pregnancy. You can choose monthly benefit amounts from \$400 to \$5,000. You can use it any way you choose.



### MY WORKSHEET

*(This worksheet may help you decide how much coverage you need.)*

## Monthly expenses you should consider

Mortgage/rent	\$ _____
Transportation <i>(gas, car payments, repairs)</i>	\$ _____
Utilities <i>(electric, water, cable, Internet)</i>	\$ _____
Insurance <i>(health, life, car, home)</i>	\$ _____
Food & clothing <i>(groceries, restaurants)</i>	\$ _____
Education <i>(tuition, books, supplies)</i>	\$ _____
Loans/credit card debt	\$ _____
Child care/elder care	\$ _____
Savings contributions <i>(retirement)</i>	\$ _____
Medical costs <i>(doctor visits, medications)</i>	\$ _____
Total monthly expenses	\$ _____
Current monthly income <i>(after taxes)</i>	\$ _____
Total monthly income if disabled	\$ _____
Less total monthly expenses <i>(from above)</i>	\$ _____
Monthly surplus or shortfall	\$ _____

*(For illustrative purposes only.)*

## How to apply

Your benefit enrollment is coming soon. To learn more about Unum's individual short term disability insurance, watch for information from your employer.

# Get the coverage you need.

Individual short term disability insurance is offered to all eligible employees ages 17 to 69<sup>4</sup> who are actively at work. You decide if it's right for you.

## Four reasons to buy this coverage at work

1. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
2. Coverage becomes effective on the first day of the month in which payroll deductions begin.
3. Your policy is guaranteed renewable, until age 72, as long as you pay the premiums on time.
4. Affordable premiums are based on your age on the policy effective date and are deducted from your paycheck.

## Get the options you need

You can choose from the following options:

### Benefit period

If you become disabled, this is the maximum amount of time you can receive benefits for a covered disability.

### Elimination period

This is the number of days that must pass between your first day of a covered disability and the day you can begin to accrue your disability benefits.

### Benefit amount

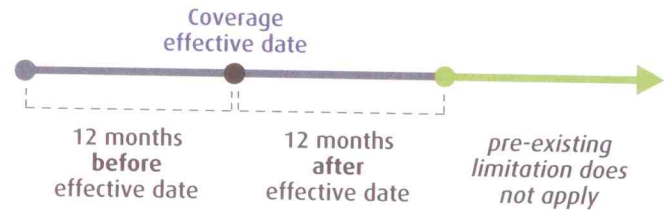
Choose a monthly benefit between \$400 and \$5,000 for an illness or off-the-job injury disability. Coverage of up to 60%<sup>5</sup> of your gross monthly salary may be offered.

## Features that add value

**A waiver of premium** — included at no extra charge for covered injuries and illnesses. It means you don't have to pay your premiums after 90 days of total disability or the elimination period (whichever is longer). They'll be waived as long as the disability continues, up to the maximum benefit period.

## Policy provisions

**Pre-existing condition limitation<sup>6</sup>** — If you have a pre-existing condition\* within a 12-month period before your coverage effective date, benefits will not be paid for a disability period if it begins during the first 12 months the policy is in force.



\*A pre-existing condition is a condition for which symptoms existed (within 12 months before your coverage effective date) that would cause a person to seek treatment from a physician or for which a person was treated or received medical advice from a physician, or took prescribed medicine. The determination on whether your condition qualifies as pre-existing will be based on the date of disability and not the date you notify Unum.

**Pregnancy<sup>7</sup>** — Nine months after coverage becomes effective, pregnancy is considered the same as any other covered illness. The available monthly benefits will be paid upon fulfillment of the elimination period. Benefits will not be paid if the insured individual gives birth within nine months after the coverage becomes effective. However, medical complications of pregnancy may be considered as any other covered sickness, subject to the pre-existing condition limitation.

## My short term disability coverage

Amount I applied for: \$ \_\_\_\_\_

Cost per pay period: \$ \_\_\_\_\_

Date deductions begin: \_\_\_\_/\_\_\_\_/\_\_\_\_

(For your records — complete during your enrollment)

Three-month benefit period is not available in NJ and VT.

1 National Safety Council, "Report on Injuries in America, 2005-2006," page 31.

2 National Safety Council, "Injury Facts," 2005-2006 edition, page 52.

3 Commissioners Individual Disability Table A, Society of Actuaries, 1985.

4 In CA, coverage is offered to eligible employees ages 17 to 64.

5 Coverage in CA, HI, NJ and RI is limited to 40%.

6 Six-month pre-existing condition period in ID and NV; and TX (for applicants 65+)

7 Nine-month giving-birth exclusion is not applicable in KS, MT and OK.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form L-21776 or see your Unum representative.

Underwritten by the following subsidiary of Unum Group: Provident Life and Accident Insurance Company, 1 Fountain Square, Chattanooga, TN 37402 unum.com

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For employee information

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